Docket No. 38916-24384

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Joseph M. Rolnicki Reg. No. 32,653

In re application of: Schwarzbauer, et al.

Serial No.: 09/780,222 Examiner: Hendersen, Mark T.

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For: APPARATUS AND METHOD FOR IMPROVED BUSINESS FORM WITH INTEGRATED CARD

INTEGRATED CARD

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RESPONSE D

The following remarks are presented in response to the Patent Office Action of Paper No. 20, mailed August 29, 2003.